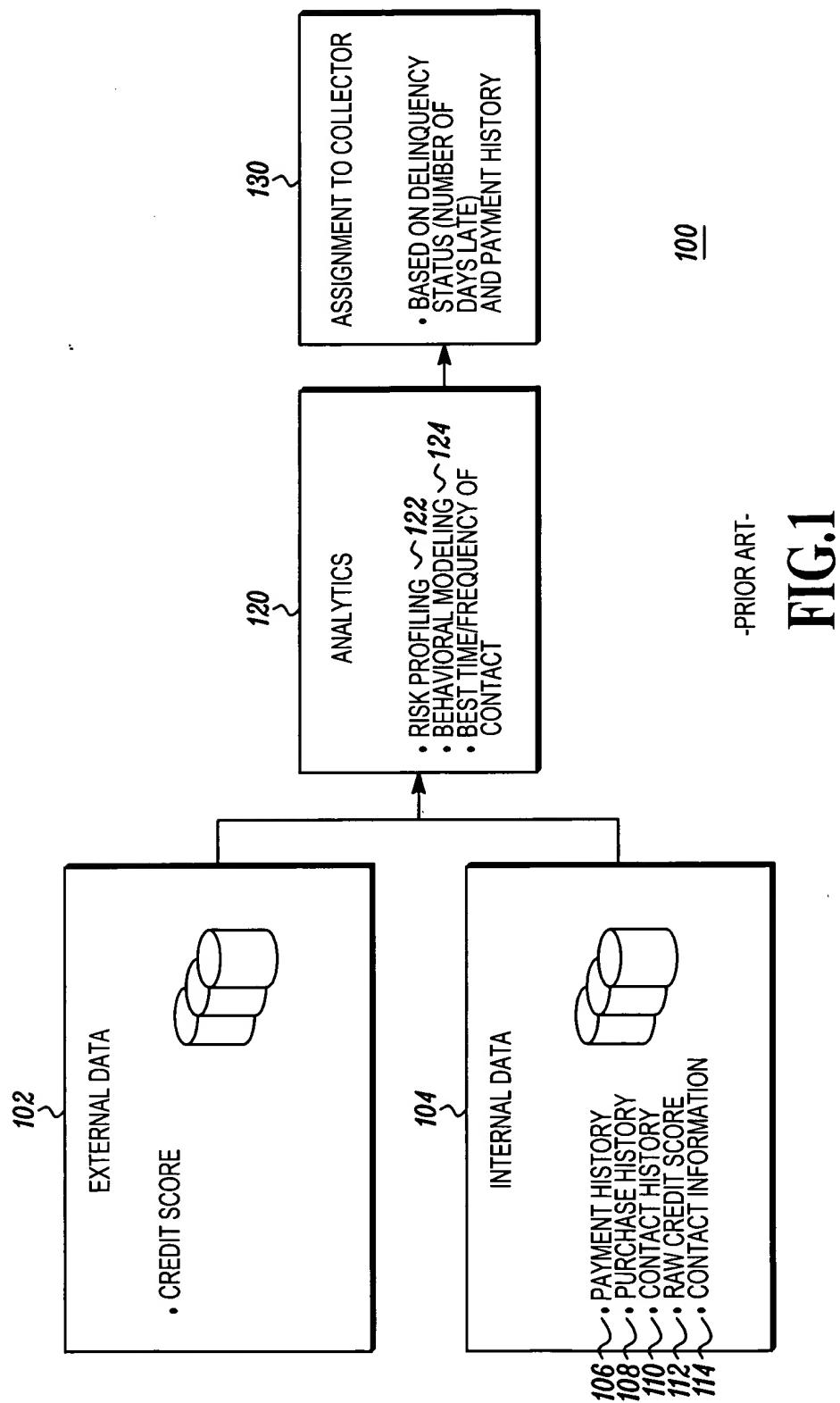


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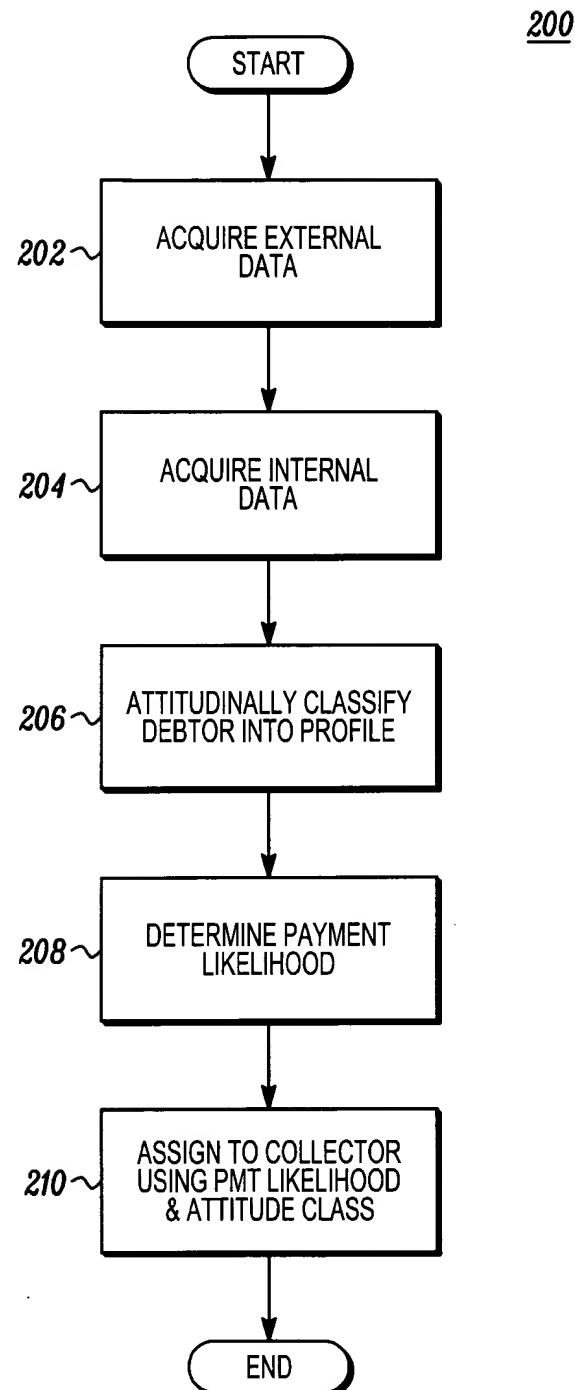
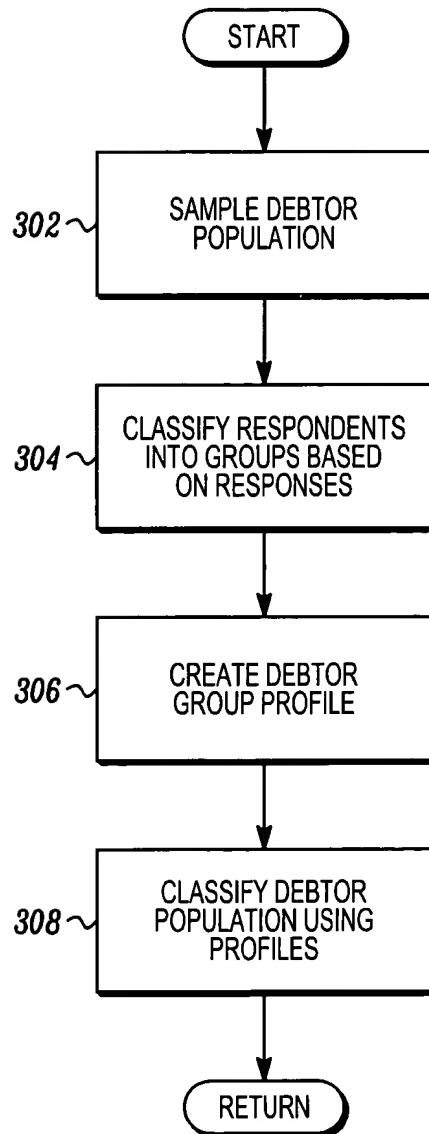


FIG.2

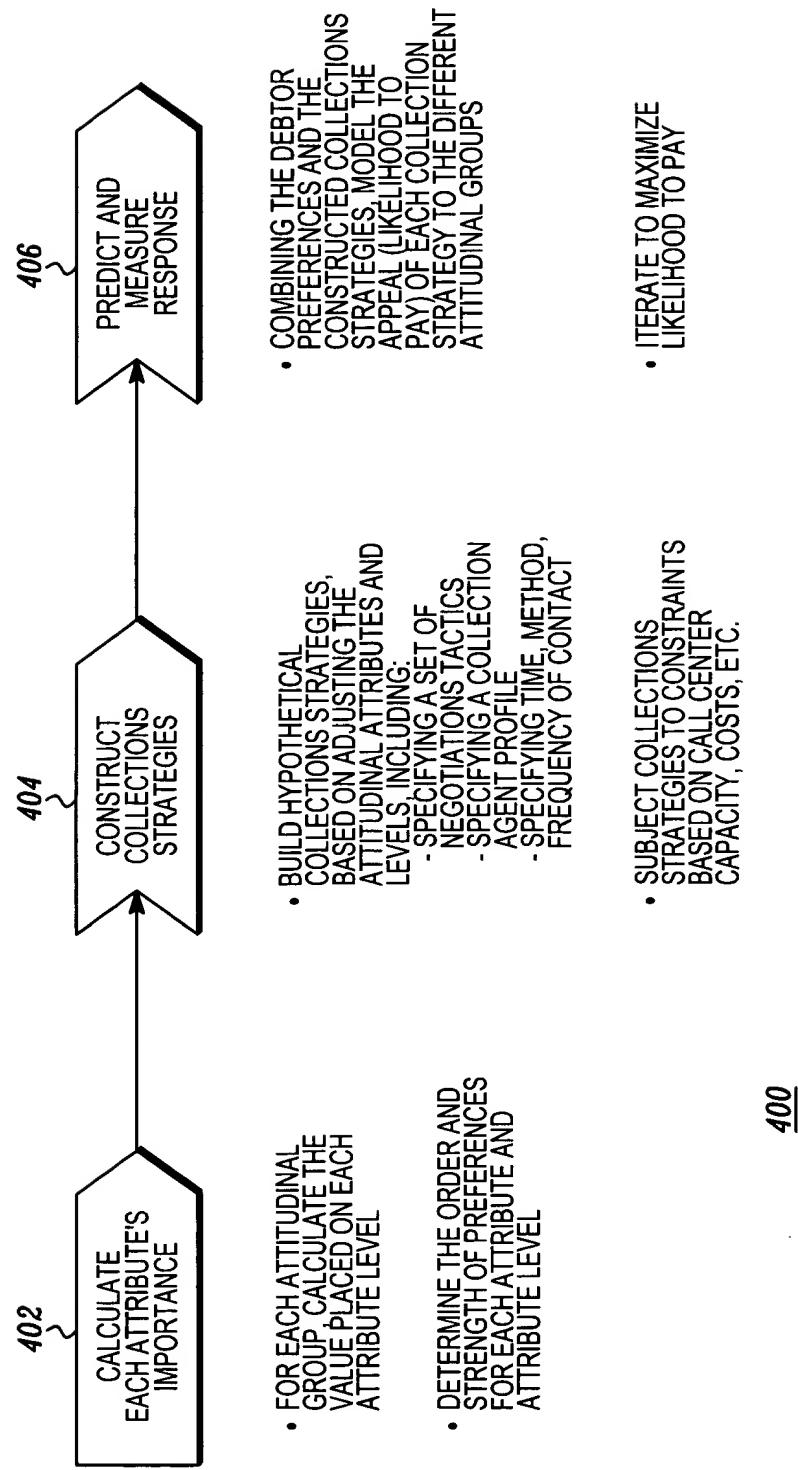
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300



**FIG.3**

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**FIG.4**

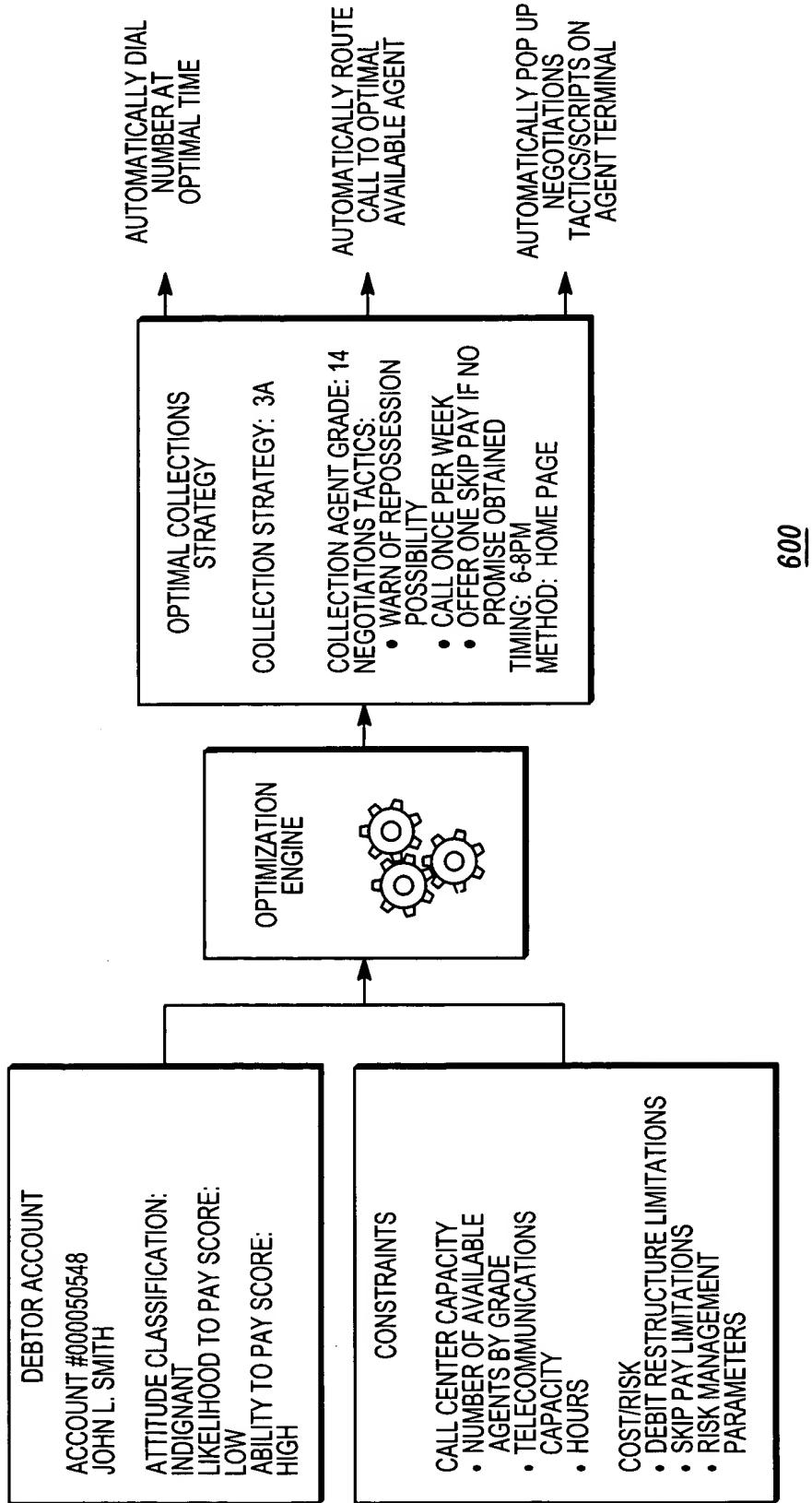
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GROUP	DESCRIPTION
"NEGOTIATORS"	<ul style="list-style-type: none"><li>TOP PRIORITY IS FLEXIBILITY TO RESTRUCTURE DEBT TERMS</li><li>PARTICULARLY VALUE ABILITY TO LENGTHEN DEBT TERM</li><li>LOW VALUE ON NICENESS OF AGENT OR CONTACT FREQUENCY</li><li>VIEW PROTECTING CREDIT RATING AS IMPORTANT</li><li>WANT TO BE CONTACTED ONCE TO RESTRUCTURE DEBT</li><li>MODERATELY CONCERNED ABOUT CREDIT RATING</li></ul>
"WORRIERS"	<ul style="list-style-type: none"><li>VERY CONCERNED ABOUT AVOIDING LATE PAYMENTS SHOWING UP ON CREDIT REPORT</li><li>STRONGLY VALUE ABILITY TO DEFER PAYMENTS</li><li>APPRECIATE NICE AGENTS THAT LISTEN TO THEIR PROBLEMS</li><li>WANT TO BE CONTACTED AT HOME</li><li>DESIRE A FOLLOW-UP LETTER TO CONFIRM PAYMENT STATUS</li></ul>
"INDIGNANTS"	<ul style="list-style-type: none"><li>DO NOT CARE ABOUT NICENESS OF AGENT</li><li>DO NOT CARE ABOUT CREDIT RATING</li><li>DISLIKE FREQUENT CALLS AND LETTERS</li><li>VALUE BEING ABLE TO SKIP PAYMENTS</li><li>DO NOT RESPOND TO AGGRESSIVE COLLECTION METHODS</li></ul>

500

**FIG.5**

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**FIG.6**